

In the Claims

Please amend Claims 3 and 6 as shown in the following listing.

1. (Canceled.)

2. (Canceled.)

3. (Currently Amended.) In combination with a good or service dispensing installation operated by a vendor, a crediting and debiting system which comprises:

means for accepting from a purchaser of food or beverage items dispensable by said installation and for processing a creditable and debit card;

electromechanical means for accepting currency;

means, responsive to said means for accepting, for writing on said card an amount of currency accepted by said electromechanical means;

means for debiting said card by an amount of payment for at least one of said items;

and

means for storing records of currency amounts accepted by said electromechanical means and of said amount of payment debited from said card along with an identification of said vendor and excluding any information about any money account related to said card.

4. (Previously Presented.) The system of Claim 3 which further comprises means for communicating said records to a vendor account clearing house.

1 5. (Previously Presented.) The system of Claim 3 which further comprises an account clearing
2 house; and

3 means associated with said clearing house for crediting said vendor with said debited
4 amount of payment and for debiting said vendor by said accepted currency amount.

1 6. (Currently Amended). A point-of-sale system for accepting payment for goods or services
2 provided by a vendor which comprises:

3 means for accepting and for processing a creditable and debitable smart card;

4 electromechanical means for accepting currency;

5 means, responsive to said means for accepting, for writing on said smart card an
6 amount accepted in currency by said electromechanical means;

7 means for debiting said smart card by an amount in payment for at least one good or
8 service provided by said vendor;

9 means for communicating to a vendor account clearing house a record of currency
10 amounts accepted by said electromechanical means and amounts of payment debited ~~for~~ from said
11 cards; and

12 means, associated with said clearing house, for crediting said vendor with said debited
13 amounts of payment, and for debiting said vendor by said amount accepted in currency by said
14 electromechanical means.